



Distributed Deposits Account – Spark Promotion

Terms & Charges Disclosure Addendum

Distributed Deposits Account – Spark Promotional Account (“Account”) can be opened from November 1, 2025 through and including June 19, 2026 (“Promotional Period”). During this promotional period, service fees for the Account will be waived for two years from the date of opening.

This promotional offering is only available to new Accounts opened from November 1, 2025 through and including June 19, 2026.

After the Promotional Period ends, the Account will automatically convert to a Distributed Deposits Account – Spark and be governed by the applicable Terms and Charges Disclosure.